# EXHIBIT 4

**ADVANTAGE**
CONSULTING GROUP INC.

103 W. College Ave., Suite 702, Appleton, Wisconsin, U.S.A. 54911

Phone: (920) 830-1990  Fax: (920) 830-1945

## Schedule B

**ADVANTAGE Consulting Group, Inc.**
Richard E. Knutson
President
103 W. College Ave., Suite 702
Appleton, WI 54911

CLIENT:     **ALFA Life Insurance Corp.**
William B. Harper, Jr.
Senior Vice President
Life and Loan Operations
2108 E. South Boulevard
Montgomery, AL 36116

## FIXED PRICE AGREEMENT

**Services to be Performed:**

Data conversion services, including analysis, documentation, issue resolution, programming and testing.

COMPANY acknowledges that ownership of, title to and all rights in and to any Programs, Source Code or Trade Secrets resulting from COMPANY'S technical assistance, products, consulting, and/or related services hereunder, including copyright and any other proprietary right, shall at all times remain with CLIENT. All ideas, concepts, methods, know-how and techniques resulting in any Programs, Source Code or Trade Secrets under this Agreement shall remain the sole property of CLIENT.

**Scope of Services:**

Conversion of the underlying data of the life insurance policies administered by ALFA Life Insurance Corp. (ALFA) on their current systems (approximately 530,000 policies). These systems include a CFO based mainframe system, AS400 systems, an LFPS system, rate tables and an underwriting system, hereafter referred to as ALFA's systems. These policies will be converted into the INGENIUM v6.3.1 software package.

ADVANTAGE Consulting Group, Inc. (ADVANTAGE) will convert all necessary policy data from ALFA's systems to Ingenuim v6.3.1 to maintain the integrity and accuracy of all policy data required to have and maintain historical policy information on all policies converted. It is understood that ADVANTAGE Consulting Group, Inc. (ADVANTAGE) will not convert all of the data in ALFA's systems into the Ingenium system. ADVANTAGE will assist ALFA in manually converting A&H policies, Cancer policies, Group Life policies, and Annuities (See Attached Schedule D).

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CONSULTING GROUP INC.

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It is also understood that ADVANTAGE will not perform any software modifications in the Ingenium v6.3.1 system in order to support product or processing features related to the converted policies. Therefore, ADVANTAGE cannot be held responsible if there are any problems that are not a direct or indirect result of errors made in the data conversion routines. In addition, **it is ALFA's responsibility to fully test all converted data**, and inform ADVANTAGE of any problems encountered, at least four weeks prior to the actual conversion date.

In order to clearly define the exact tasks that ADVANTAGE will be responsible for performing under this Schedule B agreement, the tasks are listed in the attached Schedule B.4 **ALFA LIFE DATA CONVERSION TASKS FOR CFO POLICIES ONLY** spreadsheet along with Schedules B.1, B.2, B.3 detailed spreadsheets. If ALFA desires to have ADVANTAGE perform any extra tasks outside of this spreadsheet, there would be additional fees invoiced over the agreed upon fixed price amount.

After the conversion has taken place, ADVANTAGE will remain on this project for a period of four weeks through the end of a month-end closeout, to resolve any post-conversion problems encountered, and to document and organize all information related to the data conversion. After this four-week period, if any post-conversion problems are not resolved, ADVANTAGE will remain on the project for an additional 2 weeks to resolve those problems, at no cost. After all post-conversion problems are resolved, ADVANTAGE will turn over all information regarding the conversion to ALFA and ADVANTAGE's assignments and responsibilities are concluded.

During the course of the project, if the Project End Date is changed to a date later than September 2, 2003, ADVANTAGE reserves the right to invoice additional fees over the agreed upon fixed price amount. The nature and amount of these fees will be jointly determined if this occurs. ADVANTAGE will not have the right to charge additional fees over the agreed upon fixed price amount if the Project End Date is changed due to actions and/or inactions on the part of ADVANTAGE, and/or if the delay is due to causes beyond CLIENT'S reasonable control and without CLIENT'S fault, which could not have been foreseen, or if reasonably foreseen, could not have been prevented.

Project Beginning Date:      February 25, 2002

ADVANTAGE 000069

**ADVANTAGE**

103 W. College Ave., Suite 702, Appleton, Wisconsin, U.S.A. 54911

Phone: (920) 830-1990  Fax: (920) 830-1945

Project End Date:          September 2, 2003

Scheduled

Consulting Fees:          $619,230.00 U.S. dollars for the entire project.    ADVANTAGE shall invoice ALFA at the beginning and end of each task, as defined in Schedule B.1, 50% of each task payable at the start of the task, and 50% payable 30 days after completion and ALFA verification that each task is completed and functioning properly.

Expense Amounts:          All travel expenses incurred during the course of this project are included in the fixed price amount.

In addition, any software needed to connect to ALFA's computers will be supplied to ADVANTAGE at no cost.

**ADVANTAGE Consulting Group, Inc.**          CLIENT

By: _Richard E. Knutson_          By: _William B. Harper_

Name: Richard E. Knutson          Name: William B. Harper, Jr.

Title: President          Title: Senior Vice President, Life and Loan Operations

Date: May 8, 2002          Date: May 8, 2002

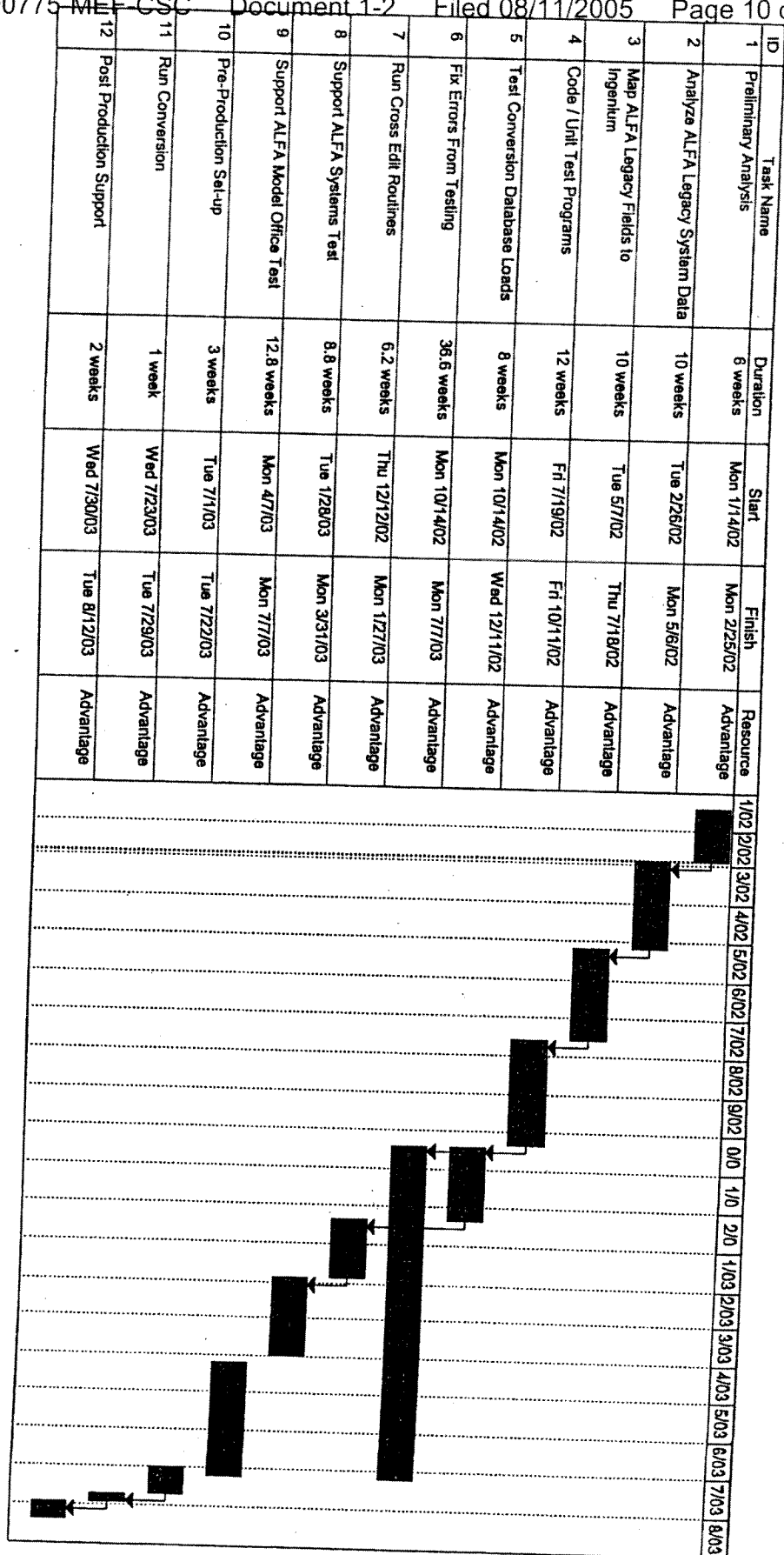ALFA Schedule B          Page 3          4/19/2002

**ADVANTAGE**
CONSULTING GROUP INT

Schedule B.1

103 W. College Ave., Suite 702, Appleton, Wisconsin, U.S.A. 54911

Phone: (920) 830-1990  Fax: (920) 830-1945

**DATA CONVERSION PROJECT PLAN FOR ALFA**
( as of Mon 2/25/02 )

| ID | Task Name | Duration | Start | Finish | Resource |
|---|---|---|---|---|---|
| 1 | Preliminary Analysis | 6 weeks | Mon 1/14/02 | Mon 2/25/02 | Advantage |
| 2 | Analyze ALFA Legacy System Data | 10 weeks | Tue 2/26/02 | Mon 5/6/02 | Advantage |
| 3 | Map ALFA Legacy Fields to Ingenium | 10 weeks | Tue 5/7/02 | Thu 7/18/02 | Advantage |
| 4 | Code / Unit Test Programs | 12 weeks | Fri 7/19/02 | Fri 10/11/02 | Advantage |
| 5 | Test Conversion Database Loads | 8 weeks | Mon 10/14/02 | Wed 12/11/02 | Advantage |
| 6 | Fix Errors From Testing | 36.6 weeks | Mon 10/14/02 | Mon 7/7/03 | Advantage |
| 7 | Run Cross Edit Routines | 6.2 weeks | Thu 12/12/02 | Mon 1/27/03 | Advantage |
| 8 | Support ALFA Systems Test | 8.8 weeks | Tue 1/28/03 | Mon 3/31/03 | Advantage |
| 9 | Support ALFA Model Office Test | 12.8 weeks | Mon 4/7/03 | Mon 7/7/03 | Advantage |
| 10 | Pre-Production Set-up | 3 weeks | Tue 7/1/03 | Tue 7/22/03 | Advantage |
| 11 | Run Conversion | 1 week | Wed 7/23/03 | Tue 7/29/03 | Advantage |
| 12 | Post Production Support | 2 weeks | Wed 7/30/03 | Tue 8/12/03 | Advantage |

Timeline columns: 1/02 2/02 3/02 4/02 5/02 6/02 7/02 8/02 9/02 0/0 1/0 2/0 1/03 2/03 3/03 4/03 5/03 6/03 7/03 8/03

# ALFA SOURCE SYSTEM D/ \ CONVERSION DECISIONS    Schedule B.2

## (as of 2/20/02)

| # | Code | Description | Type | Count | | Decision / Comment | | Date |
|---|------|-------------|------|-------|---|--------------------|---|------|
| 1 | CFOMAST | CFO Policy master - active | Seq | 200,170 | 117 | 200,170 total recs with 180,776 active policies; CFO Active Master rec counts: CHGNOT 22,302; EXTLIF 28,792; AGTINT 215,362; TRMRDR 31,256; ADDDEP 25,173; SUPBEN 138,422; LONLEN 15,303; SUSPNS 405; NAMADR 3,684,059 | BT | 2/12/02 |
| 2 | YTDCFO+C29 | CFO Policy master - terminated | Seq | 330,778 | 117 | 330,778 total recs; CFO Lapse Master rec counts: CHGNOT 232,405; EXTLIF 14,547; AGTINT 315,250; TRMRDR 39,903; ADDDEP 17,763; SUPBEN 287,912; LONLEN 26,784; SUSPNS ZZ7; NAMADR 3,876,148 | BT | 2/12/02 |
| 3 | n/a | CFO end of month Pol Mstr | Seq | | | 1) Do not convert the information in this file into Ingenium. not needed for conversion | BT | 2/12/02 |
| 4 | n/a | CFO VSAM master | VSAM | | | 1) Do not convert the information in this file into Ingenium. not needed for conversion | BT | 2/12/02 |
| 5 | CHGNOT | Change data & Notification Trailer | Seq | 254,707 | 17 | 22,302 active/232,405 lapse; TAME - modified endowments - Vicki to research further - probably will not need to convert - handle manually. One of these used for side fund amount. New mod (BC005) for side funds - new field likely to go in POL table. Changes in face amount do not generate these trailers. ALFA will research to ensure which of these trailers will be converted (by type.) | BT | 2/12/02 |
| 6 | EXTLIF | Extra Life Premium Trailer | Seq | 43,339 | 10 | 28,792 active/14,547 lapse; rate up - there are negative amounts for conversion credits' A discount field will be used in Ingenium (mod is PR009). The discount will be a per centage - not a negative premium. Will go in POL tables in Ingenium. Does this comment apply to this trailer (ANNUAL PREMIUM PER UNIT) or another file? | BT | 2/12/02 |
| 7 | AGTINT | Agent's interest Trailer | Seq | 530,612 | 15 | 215,382 active/315,250 lapse; Advantage will provide a list from this file of all the agents in these trailers which will be set up m anually. Will provide an active and terminated policy counts for each agent. | BT | 2/12/02 |

## ALFA SOURCE SYSTEM DATA CONVERSION DECISIONS   Schedule B.2
### (as of 2/20/02)

| # | Code | Description | | Value | | Comments | | Date |
|---|------|-------------|---|-------|---|----------|---|------|
| 8 | TRMRDR | Term Rider Trailer | Seq | 71,128 | 26 | 31,255 active/39,903 lapse. Do the Cash Value fields exist on the trailer or does the trailer end at position 46? Response: The trailer ends at position 46. | BT | 2/12/02 |
| 9 | ADDDEP I | Additions & Deposits Trailer I: Dividend / Guaranteed Deposit at Interest : Paid Up and One Year Term Additions | Seq | 42,926 | 10 | 25,173 active 17,753 lapse (counts are all ADDDEP trailers) | SG | 2/12/02 |
| 10 | ADDDEP II | Additions & Deposits Trailer II (discounted premium & premium depositor's fund) | Seq | see ADDDEP I | 10 | 5 and 6 trailers will be combined into one record for Ingenium. | SG | 2/12/02 |
| 11 | ADDDEP III | Additions & Deposits Trailer III (temporary cash value) | Seq | see ADDDEP I | 12 | used prior to anniversary for Paid up Adds & Dividends / 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |
| 12 | ADDDEP IV | Additions & Deposits Trailer IV (temporary value additions to be applied) | Seq | see ADDDEP I | 12 | used prior to anniversary for Paid up Adds & Dividends / 1) Do not convert the information in this file into Ingenium. | SG | 2/12/02 |
| 13 | SUPBEN | Supplemental Benefits Trailer | Seq | 426,334 | 12 | 138,422 active/287,912 lapse / There is no place to store this information in Ingenium. / 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |
| 14 | LONLEN | Loan or Lien Trailer | Seq | 15,303 | 11 | 15,303 active; Convert only those for active policies (there are some terminated policies on the active file - not yet purged). | SG | 2/12/02 |
| 15 | LONLEN | Loan or Lien Trailer | Seq | 26,764 | 11 | 26,764 lapse / List but do not convert for terminated policies / Some of these exist for death claims (inconsistent) - normally would not have loans on expired policies. Some erroneous trailers may also exist other than death claims. | SG | 2/12/02 |
| 16 | SUSPNS | Suspense Trailer | Seq | 632 | 7 | 405 active/227 lapse / These will only be for returned items. / Change business process before conversion so there should be none of these at conversion time. / 1) Do not convert the information in this file into Ingenium. | SG | 2/12/02 |

# ALFA SOURCE SYSTEM DP  (CONVERSION DECISIONS) Schedule B.2
## (as of 2/20/02)

| # | Code | Description | Type | Count | Count 2 | Comments / Conversion Decision | By | Date |
|---|------|-------------|------|-------|---------|-------------------------------|----|------|
| 17 | NAMADR | Name and Address Trailer | Seq | 7,560,207 | 6 | 3,684,050 active/3,878,148 lapse. Note: Lines 15, 21, 51, 52 & 61 will be converted from CFO. Lines 11, 12, 13, 14, 16, 31, 41, 53 & 62 will be converted from the AS/400 client system. Note: The Line Data field is variable by Line Type. 1) Do not convert the information in this file into Ingenium. | BT / SG | 2/12/02 |
| 18 | | Premium Rates | | | | Only ART rates used by CFO other rates are on policy record (although all are in AS/400) - other info on AS/400. Use AS/400 file. | SG | 2/12/02 |
| 19 | LFCSHVL | Cash Values | VSAM | 8,057 | 103 | VSAM file on mainframe. Does the LPNBISPCV - FPUL Cash Value File on AS/400 need to be converted in addition to this file? No - do not need the A 8/400 file. | SG | 2/12/02 |
| 20 | n/a | Commission System - general | n/a | n/a | n/a | Outside CFO on mainframe - feeds & receives info from P&C commission system. All commission reporting done from legacy commission system, not CFO. Only exception is persistency report by agent. Ingenium will calculate commissionable premium and commission amount and pass it to legacy commission system, separate agent file from CFO. Future of application unclear - may be part Ingenium, part legacy. Ingenium needs licensing info - not available in electronic form? Commission payments made through payroll. Will likely continue to produce statements via legacy system. | | |
| 21 | | Commission History | Seq | 110,020 | 75 | Suggest manual conversion for most data in this file - exception is target commission (see below), informational only on Ingenium side - history not used for undo/redo. Manual adjustment done in legacy Commission system. 20 months available on legacy system. Will need to convert target commission by policy (at coverage level.) to CVG file Commission-target amount. This will come from commission system, not CFO. Vicki to provide file & precise field names. - Screen prints of UL-HISTORY-RECORD provided. ('bucket history') Check with Vicki for details on what data to get from this file. Response: Also need to get am ount applied to target as well as target com mission. | BT | 2/13/02 |

## ALFA SOURCE SYSTEM DP CONVERSION DECISIONS  Schedule B.2
### (as of 2/20/02)

| # | Code | Name | | | Notes | Decision | Init. | Date |
|---|------|------|---|---|-------|----------|-------|------|
| 22 | | Commission Rates | 127 | | ALFA needs to modify before loaded to Ingenium. This will be a column n on the Plan spreadsheet provided by ACG. | 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |
| 23 | | Agent Header file | | | ACG to provide list of all agent num bers in all business converted. | 1) Do not convert the Information in this file into Ingenium. | BT | 2/12/02 |
| 24 | | Agent Balance file | | | Agent numbers are re-used in a manual process. Too many fields in Ingenium that do not exist in ALFA to justify mechanical conversion.<br><br>Debit balance issue - exists in commission system that will remain. The balance will be inaccurate in Ingenium - legacy commission system will be the source for accurate information. No meaningful balance to convert. | 1) Do not convert the information in this file into Ingenium. | PE | 2/12/02 |
| 25 | | Service Center Header | | | manually convert this data | 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |
| 26 | LFBNKFL | Banking Info | 4,744 | 10 | Sandy to research to see if there is valid data on mainframe to convert. This is contact information - would be Branch data in Ingenium. Will need to do manually after agents are set up.<br><br>load to BNKA & BNKB in Ingenium.  Line 52 (bank routing number) on CFO<br><br>Does this file contain all the bank information for annuities on the PC system? Yes. | 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |
| 27 | | Interest Rates Info | 147 | | LFULPLN, LFULINT - Too few to do automatic conversion | 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |
| 28 | LFULPLN, LFULINT | Fund System - general | | | Fund Systems -- UL fund system & EI (excess interest)/ISP (interest sensitive plan) fund system referred to as FP-UL in Ingenium. Both will be interfaced to CFO. These systems calculate cash values which are stored on CFO. Copybooks indicate that multiple buckets are supported but only one bucket is used.<br><br>multiple trailers - uses int rate @ time of deposit - combined to a single rate at anniversary<br><br>Gain not computed on these - this done manually. (System may be calculating gain upon surrender (full? partial?) but unsure where or if it is stored) How will this affect conversion? Address this issue when mapping cash flow records. See Vicki and Cathy for details.<br><br>Surrender values not stored - need to determine how to calculate it. | 1) Do not convert the information in this file into Ingenium. See LEIFFL & LFULFL below | BT | 2/12/02 |

## ALFA SOURCE SYSTEM DP CONVERSION DECISIONS Schedule B.2
### (as of 2/20/02)

| # | Code | Record Name | Type | Record Count | Fields | Notes / Decision | | Date |
|---|------|-------------|------|--------------|--------|------------------|---|------|
| 29 | LFEIFFL | EIF-BASE | VSAM & tape | history to 1987, 165,079 VSAM - 474,311 tape recs; 18,098 VSAM adj recs, 107,537 adj recs tape; 2,896,201 VSAM trailers with avg of 15, 8,138,300 tape trailers with avg for 23 | 143 fields in record all - excluding trailer fields | Fixed UL - tape & VSAM files LFEIFFL - convert all - need space estim e/e for Mr. Harper - one record per policy per year - will need to convert some data from these files to policy history file - (fund balance is stored for each transaction) No adjusting trx ('19's) after '94 - '95 (Wang conversion). New adjusting entries in Ingenium will only come from reinstatement with gap. Need to show the cost of supporting this effort as a separate line item. | BT | 2/12/02 |
| 30 | LFEIFFL | EIF-FUND-TRAILER | VSAM | 2,668,093 | 160 | 17 fields in the trailer portion of the record | | |
| 31 | LFEIFFL | EIF-FUND-TRAILER | Seq | 10,308,075 | 160 | 17 fields in the trailer portion of the record | | |
| 32 | LFEIFFL | EIF-FILE-MAINT-TRAILER | VSAM | 30,902 | 181 | 18 fields in the trailer portion of the record | | |
| 33 | LFEIFFL | EIF-FILE-MAINT-TRAILER | Seq | 70,747 | 181 | 18 fields in the trailer portion of the record | | |
| 34 | LFEIFFL | EIF-INVESTMENT-YR-TRAILER | VSAM | 170,376 | 148 | 3 fields in the trailer portion of the record | | |
| 35 | LFEIFFL | EIF-INVESTMENT-YR-TRAILER | Seq | 472,500 | 148 | 3 fields in the trailer portion of the record | | |
| 36 | LFEIFFL | EIF-MERGE-INVEST-YR-REC | VSAM | 0 | 0 | 9 fields in the trailer portion of the record | | |
| 37 | LFEIFFL | EIF-MERGE-INVEST-YR-REC | Seq | 0 | 0 | 9 fields in the trailer portion of the record  1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |
| 38 | LFEIFFL | EIF-LAPSE-PROC-TRAILER | VSAM | 48,015 | 148 | 5 fields in the trailer portion of the record  1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |
| 39 | LFEIFFL | EIF-LAPSE-PROC-TRAILER | Seq | 5,654 | 148 | 5 fields in the trailer portion of the record | BT | 2/12/02 |
| 40 | LFULFFL | ULF-BASE | VSAM & tape | history to 1984, 183,853 VSAM - 347,728 tape recs; 2,896,201 VSAM adj recs of 17 per rec, 10,887,961 tape adj trailers with avg of 22 per rec | 178 fields in record all - excluding trailer fields | Flexible UL - tape & VSAM files LFULFFL - convert all - need space estim e/e for Mr. Harper - one record per policy per year - will need to convert some data from these files to policy history file - fund value only stored as of last transaction and prior anniversary but not for prior transactions (fund balance is there in copybook but not populated) No adjusting transactions ('19's) after late 80s. New adjusting entries in Ingenium will come from reinstatement with gap and other sources. Need to show the cost of supporting this effort as a separate line item. | BT | 2/12/02 |
| 41 | LFULFFL | ULF-BUCKET-TRAILER | VSAM | 185,428 | 178 | 2 fields in the trailer portion of the record | BT | 2/12/02 |
| 42 | LFULFFL | ULF-BUCKET-TRAILER | Seq | 347,545 | 178 | 2 fields in the trailer portion of the record | BT | 2/12/02 |
| 43 | LFULFFL | ULF-VERSARY-TRLR | VSAM | 1,886,840 | 185 | 9 fields in the trailer portion of the record | BT | 2/12/02 |
| 44 | LFULFFL | ULF-VERSARY-TRLR | Seq | 4,517,139 | 185 | 9 fields in the trailer portion of the record | BT | 2/12/02 |

**TECHNOLOGICAL SYSTEM DATA CONVERSION DECISIONS** Schedule B.2

**(as of ~20/02)**

| # | | Name | Type | Count | | Description | Decisions | | Date |
|---|---|------|------|-------|---|-------------|-----------|---|------|
| 45 | LFULFFL | ULF-FILE-MAINT-TRLR | VSAM | 30,279 | 199 | 23 fields in the trailer portion of the record | | BT | 2/12/02 |
| 46 | LFULFFL | ULF-FILE-MAINT-TRLR | Seq | 61,557 | 199 | 23 fields in the trailer portion of the record | | BT | 2/12/02 |
| 47 | LFULFFL | ULF-CHG-DBO-REC | VSAM | 3,994 | 198 | 22 fields in the trailer portion of the record | | BT | 2/12/02 |
| 48 | LFULFFL | ULF-CHG-DBO-REC | Seq | 7,813 | 198 | 22 fields in the trailer portion of the record | | BT | 2/12/02 |
| 49 | LFULFFL | ULF-CHG-WND-REC | VSAM | 3,871 | 181 | 5 fields in the trailer portion of the record | | BT | 2/12/02 |
| 50 | LFULFFL | ULF-CHG-WND-REC | Seq | 15,214 | 181 | 5 fields in the trailer portion of the record | | BT | 2/12/02 |
| 51 | LFULFFL | ULF-PREM-PAY-TRLR | VSAM | 976,727 | 182 | 6 fields in the trailer portion of the record | | BT | 2/12/02 |
| 52 | LFULFFL | ULF-PREM-PAY-TRLR | Seq | 3,047,969 | 182 | 6 fields in the trailer portion of the record | | BT | 2/12/02 |
| 53 | LFULFFL | ULF-LOAN-TRLR | VSAM | 16,553 | 179 | 3 fields in the trailer portion of the record | | BT | 2/12/02 |
| 54 | LFULFFL | ULF-LOAN-TRLR | Seq | 30,831 | 179 | 3 fields in the trailer portion of the record | | BT | 2/12/02 |
| 55 | LFULFFL | ULF-MERGE-BKT-TRLR | VSAM | 0 | 0 | 6 fields in the trailer portion of the record | | BT | 2/12/02 |
| 56 | LFULFFL | ULF-MERGE-BKT-TRLR | Seq | 0 | 0 | 6 fields in the trailer portion of the record | | BT | 2/12/02 |
| 57 | LFULFFL | ULF-INT-RATE-CHG-TRLR | VSAM | 0 | 0 | 3 fields in the trailer portion of the record | | BT | 2/12/02 |
| 58 | LFULFFL | ULF-INT-RATE-CHG-TRLR | Seq | 0 | 0 | 3 fields in the trailer portion of the record | 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |
| 59 | LFULFFL | ULF-FUND-WITHDRAW-TRLR | VSAM | 622 | 198 | 22 fields in the trailer portion of the record | 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |
| 60 | LFULFFL | ULF-FUND-WITHDRAW-TRLR | Seq | 1,079 | 198 | 22 fields in the trailer portion of the record | 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |
| 61 | LFULFFL | ULF-LAPSE-PROC-TRLR | VSAM | 37,569 | 179 | 3 fields in the trailer portion of the record | 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |
| 62 | LFULFFL | ULF-LAPSE-PROC-TRLR | Seq | 203 | 179 | 3 fields in the trailer portion of the record | | BT | 2/12/02 |
| 63 | LFULFFL | ULF-CONVERT-PROC-TRLR | VSAM | 18,124 | 180 | 4 fields in the trailer portion of the record | | BT | 2/12/02 |
| 64 | LFULFFL | ULF-CONVERT-PROC-TRLR | Seq | 107,510 | 180 | 4 fields in the trailer portion of the record | 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |
| 65 | LFULFFL | ULF-REINSTATEMENT-TRLR | VSAM | 216 | 179 | 3 fields in the trailer portion of the record | 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |
| 66 | LFULFFL | ULF-REINSTATEMENT-TRLR | Seq | 154 | 179 | 3 fields in the trailer portion of the record | | BT | 2/12/02 |
| 67 | LFULFFL | ULF-GUAR-INT-TRLR | VSAM | 0 | 0 | 5 fields in the trailer portion of the record | 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |
| 68 | LFULFFL | ULF-GUAR-INT-TRLR | Seq | 0 | 0 | 5 fields in the trailer portion of the record | 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |
| 69 | LFREIN | Reinsurance Master | Seq | 11,465 | 84 | all pols that are reinsured are in this file | | BT | 2/12/02 |
| 70 | REINRATE | Reinsurance Rates | Seq | 41,048 | 127 | yrt rates per 1000. ACG will need to create CC rates in Ingenium. | | BT | 2/12/02 |

ALFA Source Data v5.7

ALFA SOURCE SYSTEM DA...    CONVERSION DECISIONS    Schedule B.2

(as of 2/20/02)

| # | Code | Name | Type | Count | Count2 | Notes | Init | Date |
|---|------|------|------|-------|--------|-------|------|------|
| 71 | LFALLOW | Reinsurance Allowance | Seq | 755 | 224 | for splitting premium on co-insurance company cases. Used for term and UL - monthly COI. Per plan summed up. These recs point to rate file (LFALWRT).  8,000 policies on coinsurance | BT | 2/12/02 |
| 72 | LFALWRT | Reinsurance Allowance Rate | Seq | 839 | 325 | These recs referenced from LFALLOW recs. | BT | 2/12/02 |
| 73 | AHMAST | A&H system | Seq | 10,381 | 210 | ~890 active clients - not CFO - no new business - client info will be put into AS/400 Client system before conversion. Est 6 - 10 plans (26 originally). No commissions paid on these policies through system (except Jack Kublaszyn paid manually). No premium rates to be loaded. Convert active only - do not want to set up clients for all terminated policies. Fixed length  783 active policies - 10,381 total policies AHMAST  Only need these to be able to bill. | SG | 2/12/02 |
| 74 | CANFILE | Cancer system | Seq | 2,546 | 38 | no new business - client info will be put into AS/400 Client system before conversion. Undetermined number of plans. No prem rates to be loaded. Convert active only - do not want to set up clients for all terminated policies. Fixed length  2,546 total policies, 501 active CANFILE | SG | 2/12/02 |
| 75 | LFASSNE | Assignee file | Seq | 2,440 | 7 | Assignee number in CFO master points to Assignee file. Will need to create clients and relationship at same time.  Becky to get a count of active assignees from policy data.  Where is this data held in Ingenium ? This is a relationship. Set up POLC and CLI and CLIA . | BT | 2/12/02 |

**... CONVERSION DECISIONS** Schedule D.2

(as of 2-0/02)

| # | File | Description | Type | Count | | Notes | | Code | Date |
|---|------|-------------|------|-------|---|-------|---|------|------|
| 76 | | Group Billing | | 0 | 0 | Groups are clients. Do not need group files – client 1) Do not convert the information in this file into Ingenium. number, on group bills begin with 9. 4 files by week. Holds client number billing that week. Policies are on CFO. Client info from group will come from client file. No separate conversion for group file (only holds client number) Group number is on 21 line. When client number matches Group number on CFO, that policy is billed. GR table in Ingenium holds policy level data after 201 runs. Client table identifies valid groups. Group billing allows a single payment to pay all policies in a group but they will bill separately unless their bill dates are aligned. No 340 groups. ~7,000 policies. Annuities are included on Group Bills currently but these are not on CFO. | | BT | 2/12/02 |
| 77 | LFRPMST | Replacements | Seq | 73,149 | 28 | These will be set up as list bill in Ingenium. There is one list bill with 2400 policies. ALFA will make an effort to make these policies more complete (need to add clients and build relationship for owner) on AS/400. These are already identified with a billing form that equates to list bill. Groups will be populated in Ingenium but not from Ingenium. Used for commissions. Holds policy numbers involved. Internal / external and a factor that determines commission credit for premiums on the new policy. The system calcs the factor currently. Ingenium will have 0, 25, 50,75,100% factors keyed by codes. Other values will be converted to Ingenium to reflect the current values. This file is never purged. | | BT | 2/12/02 |
| 78 | LFSURR | Surrender Master | VSAM | 5,816 | 13 | 1035 Exchanges and taxable events tracked in this file. Internal / External Incoming / ALFA outgoing. Tracks old & new policy numbers, gross amounts, etc. A mod (TX002) is in progress to handle loans as taxable event for specific condition. Will not need to conv transactions file (LFSURRT). LFSURR is a VSAM file with a variable occurs. This file is not purged. LFSURR contains 5,816 records comprised of 8,065 trailers. Trailer portion of record contains 8 fields. Non-trailer portion contains 2 fields. Total number of fields in file is (5,816 * 2) + (8,065 * 8) = 75,752. The number of fields is shown as 13 to account for the trailers. | | BT | 2/13/02 |

ADVANTAGE 000080

## ALFA SOURCE SYSTEM DATA    CONVERSION DECISIONS  Schedule B.2
### (as of 2/20/02)

| # | Source | Description | Type | Count | Count2 | Notes | Decision | By | Date |
|---|---|---|---|---|---|---|---|---|---|
| 79 | LFSURRT | Surrender Transaction file | Seq | 3 | 0 | This file will not need to be converted. | 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |
| 80 | | Billing Turnaround | Seq | | | Interface to Ingenium? - unclear as to whether to convert - need to revisit timing of billing, estimate # of bills to do manually. Need plan timing to avoid Accidental Death bills because of high volume. No place to store this information in Ingenium. | 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |
| 81 | LFIRNGR | IRS net gain info | Seq | 5,938 | 39 | will need to convert; holds surrendered policies with net gains; | | BT | 2/12/02 |
| 82 | | Production Credit | | | | Defer decision until we can get m ore details from Annette. | 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |
| 83 | | Reserves | | | | legacy system will continue - no conversion | 1) Do not convert the information into Ingenium. | BT | 2/12/02 |
| 84 | | Paid Up Additions | | 0 | 0 | no Ingenium support - no conversion | 1) Do not convert the information into Ingenium. | BT | 2/12/02 |
| 85 | CFODVNV | Dividend Rates | VSAM | 2,060 | 201 | Don't know for sure where basis is for CFO policies. Paid up additions factors - only associated with dividends - PLF.PXCPPLAN.PUAFACS file of dividend rate & factor to calc pua amounts by class, plan, sub-plan, cont. Note: each record contains a cash value and PUA figure that occurs 97 times. | 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |
| 86 | DH-X28 | Mortality Rates for ETI & RPU calculations | Seq | 5 | 1,087 | Is this a VSAM file? ~200,000 rates. Mortality rates occur 120 times in a table of 9 occurrences per record. Mortality Rates for ETI & RPU calculations - will need to convert - assembler layout is DH-X28 | | BT | 2/12/02 |
| 87 | | Cost of Living Riders | | 33 policies in force | | How will rates be done? Done manually now. Can only exercise option once. | 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |
| 88 | | Anniversary file | | | | holds when anniv. stmt is sent - filmed currently - legacy system will persist | 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |
| 89 | | Decreasing term schedule | Seq | 200 | | 3 fields in the AS/400 record (LPNBDCRT.RM) - unsure how many fields in the mainframe record | 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |
| 90 | CANAPEXT | Cancel Applied for | Seq | 75,703 | 21 | Cancelled policies that were never issued to CFO. Want to keep these so they can be referenced for future underwriting. | | BT | 2/12/02 |
| 91 | n/a | Cancel Applied for - history | n/a | n/a | n/a | Is there a separate history file from CANAPEXT? NO There are two entries on the spreadsheet of files provided. | n/a | n/a | n/a |

## ALFA SOURCE SYSTEM DP / CONVERSION DECISIONS Schedule B.2 (as of 2/20/02)

| # | File | Description | System | Count | Notes | Decision | BT | Date |
|---|------|-------------|--------|-------|-------|----------|----|------|
| 92 | LFTAMRA | TAMRA Master File | Seq | 198,099 | No notes from initial meetings.<br>See TAMH table in Ingenium.<br>See Vicki for details.<br>Use TAMH file. | 1) Do not convert the information in this file into Ingenium. | BT | 2/13/02 |
| 93 | DEPMAST | Deposit Fund Master | Seq | 2,828 | No notes from initial meetings.<br>4 Transaction fields occur 48 times in each record.<br>See screen prints from LREM58 for record layout.<br>See Vicki for details.<br>**Response:** These are individual transactions. Vicki will provide additional information to ensure additional information to prevent no overlap. These are both prem ium deposit funds (8 trailer) and advance prem ium (5 trailer) identified by type code.<br>There may be an issue since the date and amount of the deposit are not stored on the POL table in base Ingenium. Cumulative fields are used to record deposit am ount. Deposit details are available only in Accounting History. Interest is calculated on average balance.<br>A target table will be added to Ingenium and a mod is necessary. | 1) Do not convert the information in this file into Ingenium. | BT | 2/13/02 |
| 94 | | Agent Header | AS/400 db | 197 | ACG to provide list of all agent num bers in all business converted.<br>Agent numbers are re-used in a manual process. Too many fields in Ingenium that do not exist in ALFA to justify mechanical conversion. | 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |
| 95 | Prem Volume | | AS/400 db | 8,197 | for bands - points to prem rate tables in prem rates file - there will be fewer recs in Ingenium Rate header table b/c of duplication in ALFA system (8 to 1 ratio)<br>ACG to provide spreadsheet to facilitate conversion. | 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |

## ALFA SOURCE SYSTEM DATA CONVERSION DECISIONS  Schedule B.2
### (as of 2/20/02)

| # | Code | Description | Platform | Count | Fields | Notes | Decision | Init | Date |
|---|------|-------------|----------|-------|--------|-------|----------|------|------|
| 96 | | Plan | AS/400 db | 91 recs but old plans not there | | Updated through screens. No mechanical conversion. | 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |
| 97 | | Rider | AS/400 db | 230 | | 91 recs but old plans not there / ACG to provide spreadsheet to facilitate conversion. (Include which plans m ey need to lock rates on policies) | 1) Do not convert the information in this file | BT | 2/12/02 |
| 98 | | Bank File | AS/400 db | | | No Mechanical conversion. Controls what coverages are available. | 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |
| 99 | | Tax Reporting | AS/400 db | | | use mainframe file - more comprehensive | 1) Do not convert the information into Ingenium. | BT | 2/12/02 |
| 100 | LPACCKJN | check journal - outstanding, paid, voided, etc. | AS/400 db | 207,014 | 27 | will not use Ingenium Tax reporting - will not load USTX recs / check journal - outstanding, paid, voided, etc - load to CHTX Ingenium table | 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |
| 101 | LPACMSTR | accounting master | AS/400 db | 12,873,181 | 31 | accounting master - will need account number translation table to load - see Ingenium tables (ACTX, CMTX, MVTX) below holds 2 full years plus current year. (2 entries per pml per policy) Convert some of this data to POLH? - probably 77 recs (no policy level commission data). Get recommendations from Soloorp BA. | 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |
| 102 | LPACREF | extension of ACMSTR | AS/400 db | 12,000,000 | 8 | estimated count - close to LPACMSTR (~12 million) / may go to description in ACTX in Ingenium - extension of ACMSTR - description of accounting entry / ACREF1 to ACCT_DSC_TXT and truncate extra characters | 1) Do not convert the information in this file | BT | 2/12/02 |
| 103 | LPACSDET | A/P detail | AS/400 db | 7,937 | 18 fields | Accounts Payable detail file | 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |
| 104 | LPACSCHD | A/P schedule | AS/400 db | 7,937 | 17 fields | Accounts Payable schedule (control) - contains check amount | 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |
| 105 | LPADBENEF | beneficiaries | AS/400 db | 200,586 | 29 fields | beneficiaries - only maintained in CFO as payments are made - not reliable data / Becky to check on non-trust. | 1) Do not convert the information in this file into Ingenium. | SG | 2/12/02 |
| 106 | LPCLADDR | client address | AS/400 db | 398,565 | 10 | client address / Answer - All data should be converted. Original decision was to not convert this data? / Not valid data - no reason to convert. No electronic record. | | BT | 2/12/02 |
| 107 | LPADCLT | client admin contract | AS/400 db | 1,070,898 | 17 | client relationships | | BT | 2/12/02 |

# ALFA SOURCE SYSTEM DATA CONVERSION DECISIONS Schedule B.2
## (as of 2/20/02)

| # | Name | Description | System | Count | Fields | Conversion Decision | Init | Date |
|---|------|-------------|--------|-------|--------|---------------------|------|------|
| 108 | LPCLCNTL | client control (master) | AS/400 db | 398,025 | 24 | client control (master) — 1) Do not convert the information in this file | BT | 2/12/02 |
| 109 | LPCLDGRPH | client demographics | AS/400 db | 351,260 | 12 | client demographics - may not be populated. Need to confirm that this file has valid data. Response: Some fields may be populated with default or identical data | BT | 2/12/02 |
| 110 | LPNBQUES | answers to ap questions | AS/400 db | 4,402,760 | 6 fields | answers to ap questions (at policy level now - would need to convert to client level for Ingenium) 1) Do not convert the information in this file | BT | 2/12/02 |
| 111 | LPCLAUDT | client changes - before / after image | AS/400 db | 567,342 | 10 fields | client changes - before / after image - no piece to convert to 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |
| 112 | LPNBCONVCR | conversion credit | AS/400 db | 8,818 | 79 | conversion credit - these are not purged, so may be high. Only offered for 12 mos. 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |
| 113 | LPNBCORRID | corridor factors only used for producing illustrations | AS/400 db | 7,920 | 8 fields | 1) Where in Ingenium would conversion credit information be stored? 2) Is a mod required? corridor factors only used for producing illustrations 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |
| 114 | LPNBDCRTRM | Decreasing Term Schedule | AS/400 db | 200 | 3 fields | used for decreasing term schedule pages 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |
| 115 | LPNBHOEND | home office endorsements | AS/400 db | 122,498 | 0 | home office endorsements 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |
| 116 | LPNBINTRTS | interest rates | AS/400 db | 147 | 20 fields | interest rates - small enough to do manually 1) Do not convert the information in this file into Ingenium. | SG | 2/12/02 |
| 117 | LPNBMDFEE | Medical Cost file | AS/400 db | 2,935 | 6 | med fee - should be on mods list - related to aps ordering - tied to fixed prepay for doctor - nowhere to convert it now. 2,935 total records : 1,197 non-zero recs. Converted to a new field in new client table in Ingenium. BM001 is mod. | SG | 2/12/02 |
| 118 | LPNBMIBDET | MIB Detail information | AS/400 db | 122,384 | 12 | MIB detail. The Ingenium system does not translate MIB report information into meaningful verbiage but the AS/400 system does this. Will a mod be required? | SG | 2/12/02 |
| 119 | LPNBMIB | MIB Information | AS/400 db | 281,273 | 11 | MIB header or master. No mod will be required. | SG | 2/12/02 |
| 120 | LPADLAPSE | Mississippi replacement reg - nothing here that is not on policy rec - will not have a target field in Ingenium - rolling 12 months | AS/400 db | 9,541 | 7 fields | Mississippi replacement reg - nothing here that is not on policy rec - will not have a target field in Ingenium - rolling 12 months. 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |

ALFA Source Data v5.7

ALFA SOURCE SYSTEM DATA CONVERSION DECISIONS   Schedule B.2
(as of 2/20/02)

| # | Code | Description | | Source | Count | Fields | Notes | Decision | | Init | Date |
|---|------|-------------|---|--------|-------|--------|-------|----------|---|------|------|
| 121 | LPNBCNTAMD | Pending Amendments | | AS/400 db | 59,757 | 28 | amendments | 1) Do not convert the information in this file into Ingenium. | | BT | 2/12/02 |
| 122 | LPNBCOVBEN | Pending Benefit | | AS/400 db | 2,328 | 27 | benefit recd imbedded in a coverage | 1) Do not convert the information in this file into Ingenium. | | BT | 2/12/02 |
| 123 | LPNBQUINFO | Pending Contract Additional Info for Medical Questions | | AS/400 db | 138,697 | 11 fields | Questions from ap (at client level) | 1) Do not convert the information in this file into Ingenium. | | BT | 2/12/02 |
| 124 | LPNBAGT | Pending Contract Agent | | AS/400 db | 108,999 | 11 | agent attached to policy (could be multiple per policy) could be attached to contract or coverage | 1) Do not convert the information in this file into Ingenium. | | BT | 2/12/02 |
| 125 | LPNBACTION | Pending Contract Action | | AS/400 db | 241,606 | 12 | pending contract action diary - final disposition dates - used for 'days to underwrite report' - Becky to research. Run 'days to underwrite' report before conversion. | 1) Do not convert the information in this file into Ingenium. | | BT | 2/12/02 |
| 126 | LPNBBENEF | Pending Contract Beneficiary | | AS/400 db | 109,000 | 28 fields | beneficiaries - only maintained in CFO as payments are made - not reliable data. Becky checking on non-trust count. Answer - all records should be converted. Original decision was to not convert this file? | 1) Do not convert the information in this file into Ingenium. | | BT | 2/12/02 |
| 127 | LPNBCLT | Pending Contract Client | | AS/400 db | 207,122 | 17 | client relationships - at least 3 per policy (ins, pol owner, payor) | 1) Do not convert the information in this file into Ingenium. | | BT | 2/12/02 |
| 128 | LPNBCTRCT | Pending Contract file (policy master) | | AS/400 db | 2,000 | 61 | Pending Contract file (policy master) almost all pending count - (eliminate redos & reissues) assume 2000 at conversion (now 2400 pending, 200 reissues) current count 2,492 | 1) Do not convert the information in this file into Ingenium. | | BT | 2/12/02 |
| 129 | LPNBCNTREQ | Contract Requirements file | | AS/400 db | 268,691 | 25 | New Business Contract Requirements file. No notes from initial meetings. Should this information be converted into Ingenium? These might be at a client level or policy level? | | | BT | 2/12/02 |
| 130 | LPNBCOV | Coverage records - attached to contracts | | AS/400 db | 109,355 | 46 | Coverage records - attached to contracts | 1) Do not convert the information in this file into Ingenium. | | BT | 2/12/02 |
| 131 | LPNBINSDR | Pending Insured's Doctor Information | | AS/400 db | 269,904 | 11 fields | insured's doctor information | 1) Do not convert the information in this file into Ingenium. | | CL | 2/12/02 |
| 132 | LPNBCNTPRB | Contract Problems | | AS/400 db | 286,891 | 26 fields | contract problems - value of information does not justify conversion | 1) Do not convert the information in this file into Ingenium. | | CL | 2/12/02 |
| 133 | LPNBDETRQ | Pending Requirement Details | | AS/400 db | 119,504 | 6 | blood & urine (detail requirements) definitely want to keep - would like to see at policy level but LABR stores results at a client level | 1) Do not convert the information in this file into Ingenium. | | CL | 2/12/02 |
| 134 | LPNBPRMDSC | Premium Class Description | | AS/400 db | 248 | 11 fields | premium class description. This information will be manually converted into the Ingenium RH table. | 1) Do not convert the information in this file into Ingenium. | | BT | 2/12/02 |

ADVANTAGE Consulting Group, Inc.
Data Conversion Specialists

## ALFA SOURCE SYSTEM DATA CONVERSION DECISIONS Schedule B.2
### (as of 2/20/02)

| # | Code | Name | System | Size | Fields | Comments / Decisions | Init | Date |
|---|---|---|---|---|---|---|---|---|
| 135 | LPNBPPRMRT | Premium Rates | AS/400 db | 312,581 | 4 | Comprehensive - use this file - feeds mainframe. Maintained manually. This will go into mainframe Rate Load table. Rates not available for some old plans. (may be available in Cybertek files) ALFA plans to 'lock' rates in Ingenium for these plans. Includes UL Target. | BT | 2/12/02 |
| 136 | LPNBSCHPG | Premium Schedule Page Values | AS/400 db | 11,708 recs | 7 fields | schedule page - factors used for sched & cost disclosures | 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |
| 137 | LPNBPRMVL | Premium Volume File | AS/400 db | 8,198 recs | 39 fields | premium volume file - manually enter | 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |
| 138 | LPNBSURCHG | Surrender Charge Factors | AS/400 db | 7 recs | 8 fields | surrender charges - used for illustrations - manual or no conv | 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |
| 139 | LPNBSURU03 | Surrender Charge Factors - (U03) | db | 800 recs | 10 fields | surrender charges - used for illustrations - manual or no conv | 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |
| 140 | LPADCOVBEN | Coverage Benefit File | AS/400 db | 148,600 | 9 | Benefit recs - attached to a coverage - one benefit that CFO doesn't carry is Accelerated Death Benefit - the XCD may be added based on criteria (volume at a given level, issue age range, etc.)  unsure where this info will be held (fiena) in 'other loan' field  148,500 - this number is adjusted from Vicki's spreadsheet - original number was 398,256  Does this file contain all coverages including XCD coverages?  Can identify criteria to determin line whether this coverage exists. It is on every perm amnt policy with face amount greater than $20,000. There is no premium for this benefit. | 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |
| 141 | LPNBISPCV | FPUL Cash Value File | AS/400 db | 0 | 0 | See LFCSHVL file on mainframe.  Does this file need to be converted in addition to the mainframe file? No.  Do these represent the guaranteed cash values? | 1) Do not convert the information in this file into Ingenium. | BT | 2/12/02 |

## ALFA SOURCE SYSTEM DATA CONVERSION DECISIONS Schedule B.2
### (as of ~2/01/02)

| # | File | Category | System | Count | Fields | Description | Decision | | Date |
|---|---|---|---|---|---|---|---|---|---|
| | | Deferred Annuities - general | | ~900 policies, trx database ~9,000 recs. Some in force since 1979 paying monthly (pac), issued ~1 per month for last two years. | | IRAs - CFO could not handle product features - no n/a - see below Ingenium mods necessary, turbo Pascal programs written in 1988 with native database (turbo toolbox for index). Accounting done manually. ; ~4-8 products? less than ten products? (IRAs, TSA, HR-10, etc. no loans) plan type 1 - 1 contract, type 2 - 22 contract, type 4 - admin fee assessed if and only if a payment during the year. Need to match last annual statement with values. Want to use Ingenium for new Annuity business. Plan to use adjusting entry for starting balance as of last anniversary and load all trx for partial year up to conversion date, instead of converting all history. 5498s handled by sending data to IRS system. Annual limits done on PC system. Clients will have to be added to AS/400 & converted from there. Files: policy, transaction & bank. ~900 policies, trx database ~9,000 recs. Some in force since 1979 paying monthly (pac), issued ~1 per month for last two years | | | |
| 142 | policy.txt | Deferred Annuities - policy file | turbo toolbox | 1,041 | 31 | 724 active policies | | price | |
| 143 | xaction.txt | Deferred Annuities - transactions file | turbo toolbox | 10,930 | 10 | 9,024 active records | | price | |
| 144 | | Deferred Annuities - interest file | | 24 | 3 fields | Contains date and interest rate. | 1) Do not convert the information in this file into Ingenium. | BT | 2/11/01 |
| 145 | | Deferred Annuities - Lapse file | | 42 | 4 fields | Contains policy number and date. | 1) Do not convert the information in this file into Ingenium. | BT | 2/11/01 |
| 146 | | Deferred Annuities - Tax record | | 0 | 3 fields | Contains date and tax rate. | 1) Do not convert the information in this file into Ingenium. | BT | 2/11/01 |
| 147 | | Deferred Annuities - PAC file | | 41 | 5 fields | Contains policy number, bank numbers & withdrawal date. | 1) Do not convert the information in this file into Ingenium. | BT | 2/11/01 |
| 148 | | Deferred Annuities - bank file | | | 8 fields | 8 fields in this bank record. Bank information will be converted from LFBNKFL on the mainframe. | 1) Do not convert the information in this file into Ingenium. | BT | 2/11/01 |
| 149 | | Supplementary Contracts | | 76 + 8 life annuities = 84 total | | Monthly payments for 10 years or set amt, per month until exhausted. No deposits on the 76, only pay outs. Roll overs from IRAs or death claim proceeds payouts to beneficiaries. Will not need to capture payment history prior to last anniversary on the 76. Set up issue date as the prior anniversary. | 1) Do not convert the information in this file into Ingenium. | BT | 2/11/01 |
| 150 | | Structured Settlement Annuity Contracts | | 58 | | Lump sum distributed in a stream (no Life Annuities) Convert these manually. | 1) Do not convert the information in this file into Ingenium. | BT | 2/11/01 |

ALFA Source Data v5.7

## ALFA SOURCE SYSTEM DATA - CONVERSION DECISIONS Schedule B.2 (as of '2/20/02)

| # | Topic | Count | Notes | Decision | By | Date |
|---|---|---|---|---|---|---|
| 151 | Group Life - source of conversion may be spreadsheet, or custom file especially for this purpose. | 2,414 | do want to convert (one of the first) (small face amount.) Was a spin off of old payroll system - disappeared with conversion to PeopleSoft. Don't know where to convert this data from - probably a spreadsheet with client, face amount & premium. Set up as list bill groups with one plan. (ART - same face amt (10,000) until retirement when it reduces to 5,000) Some clients are not on client file - will be added manually. Mechanically convert policies & clients. |  | BT | 2/11/01 |
| 152 | Retirement | ~70 | original estimate was ~1,700 employees and 3 groups. Sandy Godwin to provide m ore detail on source for conversion as it becom es available. Response: Currently, the plan is for Alfa to convert the client data into our client database (that Advantage will be converting from) and provide a file containing the client number for each policy. The generic policy will need to be built for each of these clients. There are three different group bills associated with these. Also, some of the retired/disabled policies become part of a group bill when the insured reaches age 60. ALFA will provide this data. Vicki thinks that we wil Convert from a spreadsheet. | 1) Do not convert the information in this file | SG | 2/11/01 |
| 153 | Death Claims | ~400 death claims per year | term policy (large face amounts) Face amount of insurance changes each year. This just disappeared with PeopleSoft conversion. Probably will have data on Spreadsheet. Convert manually because of small volume. spreadsheet tracking. Ingenium has a status but little functionality. Handled manually now. | 1) Do not convert the information in this file into Ingenium. | BT | 2/11/01 |
| 154 | LUS |  | Lincoln Underwriting System - AS/400 interfaces to this system and is viewed on AS/400. Everything except unmatched bloods & urines (new business has not arrived but have lab tests). No conversion. LUS is going away. Will use Clear Case & Ingenium in the future. Only used for jet issue. | 1) Do not convert the information in this file into Ingenium. | BT | 2/11/01 |

## ALFA INGENIUM 6.3 TABLES CONVERSION DECISIONS   Schedule B.3
### (as of 2/20/02)

| # | Category | Code | Table | Key Fields | Num | Notes | Code List | | Date |
|---|----------|------|-------|-----------|-----|-------|-----------|---|------|
| 1 | Policy/Coverage | POL | Base Policy Information | Company ID Policy ID | 248 | Conversion will come from several sources. It will come from CFO master, cancer master, au400, a PC system (DEFERRED ANN), and a spread sheet. This table contains the base policy information for life health and annuity policies. Pending inforce and terminated policies are all contained in this table and are identified by a status code. | CFOMAST YTDCFO CHGNOT EXTLIF ADDDEP I ADDDEP II NAMADR EIF-BASE ULF-BASE AHMAST CANFILE LFSURR LFRNGR Def Annuities LFRPMST CANAPEXT | BT | 2/13/02 |
| 2 | Policy/Coverage | POLC | Policy Client Information | Company ID Policy ID Relationship Type Client ID | 10 | 1) Upon conversion, an Ingenium client will have to be established for each client encountered. There will be several duplicate clients created as a result of this process. The same person may be an insured on more than one policy, or also identified as a beneficiary, payer, agent, etc. on the same policy. 2) Will the criteria for combining clients will be developed later in the project. No | LFASSNE LPADCLT Group Life | BT | 2/13/02 |
| 3 | Policy/Coverage | BENE | Beneficiary Information | Company ID Policy ID Sequence Number | 14 | 1) In the Ingenium system, it is optional to create client table entries for a beneficiary, or just record the name in the BENE table entry. 2) Should client entries be created for beneficiaries? No 3) Are these records going to be converted mechanically? No | 1) Do not mechanically populate the Ingenium table. | BT | 2/13/02 |
| 4 | Policy/Coverage | POLL | Policy Loan Information | Company ID Policy ID Policy Loan ID | 18 | Only the loans on active policies will be converted since loan information on terminated cases is unreliable. | LONLEN | BT | 2/13/02 |
| 5 | Policy/Coverage | LH3T | Policy Loan History Information | Company ID Policy ID Loan ID Loan Effective Date Loan Sequence Number | 12 | Only the loans on active policies will be converted since loan information on terminated cases is unreliable. | LONLEN | BT | 2/13/02 |
| 6 | Policy/Coverage | POLN | Policy Notify Information | Company ID Policy ID Notify Date Sequence Number | 10 | | CHGNOT | BT | 2/13/02 |
| 7 | Policy/Coverage | POLP | Policy Payout Information | Company ID Policy ID Payout Number | 24 | How are policy payouts currently handled? Yes - there are annuities on the PC that have matured but these payments are done manually now and will continue to be done manually. Is there any information to mechanically convert? No. | 1) Do not mechanically populate the Ingenium table. | BT | 2/13/02 |